

Information to identify the case:Debtor 1 **Herbert Allen Gears**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2956**EIN **46-2112340, 82-3351274, 81-2822648, 83-3245691**Debtor 2 **Liliana D. Gears**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0718**EIN **46-2112340, 82-3351274, 81-2822648, 83-3245691**United States Bankruptcy Court **Northern District of Texas**Case number: **19-32814-sgj7****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Herbert Allen Gears
 dba Lyle Allen and Associates, fdba Texas
 C-Bar Premium Cigars, fdba Las Colinas Urban
 Center Owners Assn., fdba Texas Premium
 Cigar Bar

Liliana D. Gears
 dba Lyle Allen and Associates, fdba Texas
 Premium Cigar Bar, fdba Las Colinas Urban
 Center Owners Assn., fdba Texas C-Bar
 Premium Cigars

12/2/19

By the court: Stacey G. Jernigan
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
Herbert Allen Gears
Liliana D. Gears
DebtorsCase No. 19-32814-sgj
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 23

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

db/jdb +Herbert Allen Gears, Liliana D. Gears, P.O. Box 140863, Irving, TX 75014-0863
 18702545 +Bank of America, P.O. Box 15284, Wilmington, DE 19850-5284
 18702548 +Best Buy Credit Services, P.O. Box 688910, Des Moines, IA 50368-8910
 18702540 +Casen Martin, 1631 W. Rochelle, Irving, TX 75062-5331
 18702547 +Children's Dental Center, 8870 N. MacArthur Blvd., Irving, TX 75063-7833
 18702554 +Midland Credit, 2635 Northside Drive, San Diego, CA 92108
 18702560 +Texas Ethics Commission, P.O. Box 12070, Capitol Station, Austin, TX 78711-2070
 18702556 +Time Warner, P.O. Box 1391, Southgate, MI 48195-0391
 18702557 +Toyota Financial, 5450 N.W. Central, Houston, TX 77092-2017
 18702559 +Zales, P.O. Box 6403, Sioux Falls, SD 57117-6403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

18702544 +EDI: AMEREXP.COM Dec 04 2019 04:38:00 American Express Centurion Bank, P.O. Box 650448, Dallas, TX 75265-0448
 18702549 +EDI: BANKAMER.COM Dec 04 2019 04:38:00 Bank of America, P.O. Box 851001, Dallas, TX 75285-1001
 18702551 +EDI: CITICORP.COM Dec 04 2019 04:38:00 Citi, P.O. Box 6062, Sioux Falls, SD 57117-6062
 18702550 +EDI: CITICORP.COM Dec 04 2019 04:38:00 Citi, P.O. Box 6004, Sioux Falls, SD 57117-6004
 18702561 +E-mail/Text: bankruptcynotification@ftr.com Dec 03 2019 23:59:45 Frontier Communications, P.O. Box 740407, Cincinnati, OH 45274-0407
 18702546 +EDI: HFC.COM Dec 04 2019 04:38:00 HSBC Retail Services, P.O. Box 49353, San Jose, CA 95161-9353
 18702542 +EDI: IRS.COM Dec 04 2019 04:38:00 Internal Revenue Service, Department of the Treasury, Cincinnati, OH 45999
 18702552 +E-mail/PDF: HCABKNotifications@resurgent.com Dec 04 2019 00:05:04 Las Colinas Medical Center, 6800 N. MacArthur Blvd., Irving, TX 75039-2422
 18702553 +EDI: RMSC.COM Dec 04 2019 04:38:00 Lowe's, P.O. Box 965003, Orlando, FL 32896-5003
 18702543 +EDI: MID8.COM Dec 04 2019 04:38:00 Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
 18702541 +EDI: DRIV.COM Dec 04 2019 04:38:00 Santander Consumer, USA, P.O. Box 660633, Dallas, TX 75266-0633
 18702555 +EDI: DRIV.COM Dec 04 2019 04:38:00 Santander Consumer, USA, P.O. Box 961245, Fort Worth, TX 76161-0244
 18702558 +EDI: WFFC.COM Dec 04 2019 04:38:00 Wells Fargo, P.O. Box 30086, Los Angeles, CA 90030-0086

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Diane G. Reed dgrtrustee@bcylawyers.com, TX03@ecfcbis.com
 Richard D. Kinkade on behalf of Creditor Casen D. Martin richard_kinkade@hotmail.com,
 ecf_kinkade@yahoo.com;mlg1123@aol.com
 United States Trustee ustpreion06.da.ecf@usdoj.gov

TOTAL: 3